

CLAIMS

What is claimed:

5           1.    An internet enabled interface comprising:  
              a first frame in an on-screen window of a graphical user  
              interface, wherein said first frame encapsulates a resource  
              from a third-party internet based service as requested by a  
              user through an internet enabling software; and

10           a second frame in said on-screen window, wherein said  
              second frame comprises user-specific information that is  
              related to content provided from said resource.

              2.    The internet enabled interface of Claim 1, further  
15           comprising:

              a first direct communication link between said internet  
              enabling software and said third party internet based service  
              to provide an interface for said user with said third-party  
              internet based service through said first frame.

20           3.    The internet enabled interface of Claim 1, further  
              comprising:

              a second direct communication link between said internet  
              enabling software and a host portal that provides a bill  
25           management service.

4. The internet enabled interface of Claim 3, wherein said request is initiated at said host portal by said user to request said resource.

5 5. The internet enabled interface of Claim 1, wherein said user specific information comprises a bank balance.

6. The internet enabled interface of Claim 1, wherein a request for said resource by said user automatically deep-  
10 links said internet enabling software directly to said resource.

7. The internet enabled interface of Claim 1, wherein said content comprises billing information associated with  
15 said user.

8. The internet enabled interface of Claim 1, wherein said user-specific information comprises personalized information associated with said user.  
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9. The internet enabled interface of Claim 8, wherein said personalized information comprises a name of said user.

10. The internet enabled interface of Claim 1, further  
25 comprising:

a third frame in said on-screen window, wherein said third frame encapsulates a second resource from another

third-party internet based service as requested by said user through said internet enabling software, wherein said second frame comprises other user-specific information that is related to other content provided from said second resource.

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11. The internet enabled interface of Claim 1, wherein said first frame further comprises a user-interface control element.

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12. The internet enabled interface of Claim 10, wherein said user-interface control element comprises a control button.

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13. The internet enabled interface of Claim 10, wherein said user-interface control element comprises a link.

14. A method for providing a frame-based internet enabled interface, comprising:

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displaying a first frame in an on-screen window of a graphical user interface for display to a user, wherein said first frame encapsulates a resource from a third party internet based service as requested by said user through said internet enabling software; and

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displaying a second frame in said on-screen window, wherein said second frame comprises user-specific information that is related to content provided from said resource.

15. The method of Claim 14, further comprising:  
deep linking to said resource associated with said  
third-party internet based service.

5 16. The method of Claim 14, further comprising:  
recording user actions with said third-party internet  
based service on said first frame.

10 17. The method of Claim 14, further comprising:  
capturing information from said third-party internet  
based service as provided in said first frame; and  
storing said information for subsequent access by said  
user.

15 18. The method of Claim 14, further comprising:  
establishing a first direct communication link between  
said internet enabling software and said third-party internet  
based service to provide an interface for said user with said  
third-party internet based service through said first frame.

20 19. The method of Claim 14, further comprising:  
establishing a second direct communication link between  
said internet enabling software and a host portal that  
provides a bill management service, wherein said request is  
25 initiated at said host portal by said user to request said  
resource.

20. The method of Claim 14, further comprising:  
displaying a user-interface control element in said  
first frame.

5 21. The method of Claim 14, further comprising:  
displaying a third frame in said on-screen window,  
wherein said third frame encapsulates a second resource from  
another third-party internet based service as requested by  
said user through said internet enabling software, wherein  
10 said second frame comprises other user-specific information  
that is related to other content provided from said second  
resource.

22. The method of Claim 14, wherein said third party  
15 internet based service comprises a direct-biller web site

23. The method of Claim 14, wherein said internet  
enabling software comprises a browser.

20 25. A computer system comprising:  
a processor; and  
a computer readable memory coupled to said processor and  
containing program instructions that, when executed,  
implement a method for providing a frame-based internet  
25 enabled interface, comprising:

displaying a first frame in an on-screen window of a  
graphical user interface for display to a user, wherein said

first frame encapsulates a resource from a third party internet based service as requested by said user through said internet enabling software; and

displaying a second frame in said on-screen window,  
5 wherein said second frame comprises user-specific information that is related to content provided from said resource.

26. The computer system of Claim 25, wherein said method further comprises:

10 deep linking to said resource associated with said third-party internet based service.

27. The method of Claim 25, wherein said method further comprises:

15 recording user actions with said third-party internet based service on said first frame.

28. The method of Claim 25, wherein said method further comprises:

20 capturing information from said third-party internet based service as provided in said first frame; and  
storing said information for subsequent access by said user.

25 29. The method of Claim 25, wherein said method further comprises:

establishing a first direct communication link between said internet enabling software and said third-party internet based service to provide an interface for said user with said third-party internet based service through said first frame.

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30. The method of Claim 25, wherein said method further comprises:

establishing a second direct communication link between said internet enabling software and a host portal that  
10 provides a bill management service, wherein said request is initiated at said host portal by said user to request said resource.

31. The method of Claim 25, wherein said method  
15 further comprises:

displaying a user-interface control element in said first frame.

32. The method of Claim 25, wherein said method  
20 further comprises:

displaying a third frame in said on-screen window, wherein said third frame encapsulates a second resource from another third-party internet based service as requested by said user through said internet enabling software, wherein  
25 said second frame comprises other user-specific information that is related to other content provided from said second resource.

33. The method of Claim 25, wherein said third party internet based service comprises a direct-biller web site

5 34. The method of Claim 25, wherein said internet enabling software comprises a browser.